

Fill in this information to identify the case:

Debtor 1 Patricia L. Coleman
 Debtor 2 _____
 (Spouse, if filing)
 United States Bankruptcy Court for the: Western District of Pennsylvania
 (State)
 Case number 20-22260-GLT

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Deutsche Bank National Trust Company as successor Trustee to Bankers Trust Company of California, N.A., as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series SPMD 2002-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series SPMD 2002-A C/O Specialized Loan Servicing LLC

Court claim no. (if known): 4-1

Last four digits of any number you use to identify the debtor's account: 4982

Date of payment change: Must be at least 21 days after date of this notice 10/01/2022

New total payment: Principal, interest, and escrow, if any \$651.26

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____ **New escrow payment:** \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No
☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 8.0000% **New interest rate:** 9.0000%

Current principal and interest payment \$342.33 **New principal and interest payment:** \$356.77

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ **New mortgage payment:** \$ _____

Debtor 1 Patricia L. Coleman Case Number (if known) 20-22260-GLT
 First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Paul W. Cervenka Date 08/23/2022
 Signature
 Print: Paul W. Cervenka Title Authorized Agent for Specialized Loan Servicing
 First Name Middle Name Last Name LLC
 Company Bonial & Associates, P.C.
 Address 14841 Dallas Parkway, Suite 425
 Number Street
 Dallas, Texas 75254
 City State Zip Code
 Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before August 25, 2022 via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*

Patricia L. Coleman
800 Cherokee Street
Pittsburgh, PA 15219

Debtors' Attorney

Julie Frazee Steidl
707 Grant Street Suite 2830
Gulf Building.
Pittsburgh, PA 15219



Chapter 13 Trustee

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Respectfully Submitted,

/s/ Paul W. Cervenka

P.O. Box 636005
Littleton CO 80163-6005



PATRICIA L COLEMAN
800 CHEROKEE ST
PITTSBURGH PA 15219

08/11/22



PATRICIA L COLEMAN
800 CHEROKEE ST
PITTSBURGH PA 15219

Loan number: [REDACTED]
Property address: 800 CHEROKEE ST
PITTSBURGH PA 15219

Changes to Your Mortgage Interest Rate and Payment on 09/01/22

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 006 month period during which your interest rate stayed the same. That period ends on 09/01/22, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 006 months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	8.00000%	9.00000%
Total Monthly Payment	\$636.82*	\$651.26 Due 10/01/22

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 6 MO LIBOR 1ST BD and your margin is 7.50000%. The 6 MO LIBOR 1ST BD is published Monthly in the WALL STREET JOURNAL.

Rate Limit(s): Your rate cannot go higher than 19.25000% or lower than 7.50000% over the life of the loan. Your rate can change at each change date by no more than 1.00000%. We did not include an additional 1.87500%. This additional increase may be applied to your interest rate when it adjusts again on March 1, 2023.

Payment Limit(s): None

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the 6 MO LIBOR 1ST BD, your margin 7.50000%, your loan balance of \$27274.91, and your remaining loan term of 114 months.

Prepayment Penalty: None

SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE



08/11/22

IS TO INFORM YOU OF THE STATUS OF THE MORTGAGE SECURED BY THE SUBJECT PROPERTY. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. IF YOU RECEIVED A DISCHARGE OF THE DEBT IN BANKRUPTCY, WE ARE AWARE THAT YOU HAVE NO PERSONAL OBLIGATION TO REPAY THE DEBT. WE RETAIN THE RIGHT TO ENFORCE THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY, IF ALLOWED BY LAW AND/OR CONTRACT. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.

* Please be aware that the above information does not include any optional product premium.

